Exhibit 1 to Receivable Sale Agreement dated December 18, 2013

BILL OF SALE

Closing Date: December 27, 2013

Capital One, National Association ("Seller"), for good and valuable consideration, the receipt of which is hereby acknowledged, hereby sells, assigns and transfers all right, title and interest in the Accounts identified in the Sale File entitled "ECast Final Sale File(With Balance as of 11_30_13)_12_23_2013" (which may be in electronic form), together with all related liens or other security interests, to eCAST Settlement Corporation ("Buyer"), without recourse or representation except as expressly provided herein or on the terms, and subject to the conditions, set forth in the Agreement (as defined below).

This Bill of Sale is delivered pursuant to that certain Receivable Sale Agreement, dated as of December 18, 2013, by and between Seller and Buyer (the "Agreement"). All capitalized terms used, but not defined, in this Bill of Sale shall have the meanings assigned to such terms in the Agreement.

The Cutoff Date for the Sale File was December 19, 2013.

Seller stipulates that Buyer may be substituted for Seller as the valid owner of each of the Accounts, and hereby waives any notice or hearing requirements imposed by Bankruptcy Rule 3001 (e) (2), or otherwise.

CAPITAL ONE, NATIONAL ASSOCIATION

Name: <u>John H. Maurer</u> Title: <u>Vice President</u>

Exhibit 3 To Receivable Sale Agreement dated December 18, 2013 Waiver of Notice of Transfer of Claim

Capital One, National Association ("Seller") has sold and assigned certain claims to eCAST Settlement Corporation ("Buyer"), a corporation organized under the laws of the State of Delaware maintaining a place of business at 383 Madison Avenue, New York, NY. Said claims arise from consumer credit accounts issued to individuals who have filed petitions commencing cases under the Bankruptcy Code.

Proofs of claim with respect to the Accounts may have been filed under any of the following names:

Capital One, National Association

Seller consents to the attachment of a copy of this Waiver of Notice of Transfer of Claim to a Notice of Transfer of Claim filed by Buyer pursuant to Federal Rule of the Bankruptcy Procedure 3001 (e)(2). Seller request that Buyer be substituted for Seller immediately upon the filing of the Notice of Transfer of Claim.

A copy of this Waiver shall have the same force and effect as the original.

IN WITNESS WHEREOF, Seller has executed this Waiver by and through its duly authorized person this 6th day of January, 2014.

Dated: January 6, 2014

SELLER

Capital One, National Association

Name: John H. Maurer Title: Vice President